

This Page Is Inserted by IFW Operations
and is not a part of the Official Record

BEST AVAILABLE IMAGES

Defective images within this document are accurate representations of the original documents submitted by the applicant.

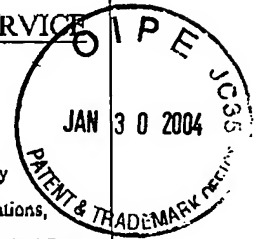
Defects in the images may include (but are not limited to):

- BLACK BORDERS
- TEXT CUT OFF AT TOP, BOTTOM OR SIDES
- FADED TEXT
- ILLEGIBLE TEXT
- SKEWED/SLANTED IMAGES
- COLORED PHOTOS
- BLACK OR VERY BLACK AND WHITE DARK PHOTOS
- GRAY SCALE DOCUMENTS

IMAGES ARE BEST AVAILABLE COPY.

**As rescanning documents *will not* correct images,
please do not report the images to the
Image Problem Mailbox.**

UNITED STATES OF AMERICA COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION			FILE NO. J2167.0460																																														
<p>As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; that I verily believe that I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named) of the subject matter which is claimed and for which a patent is sought on the invention entitled:</p> <p>A SYSTEM AND METHOD FOR MANAGING RISKS ASSOCIATED WITH OUTSIDE SERVICE PROVIDERS</p> <p>the specification of which is attached hereto, unless the following box is checked:</p> <p><input checked="" type="checkbox"/> was filed on <u>September 17, 2003</u> as United States patent Application Number or PCT International patent application number <u>10/664,283</u> and was amended on _____ (if any).</p> <p>I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.</p> <p>I acknowledge the duty to disclose all information known to be material to patentability in accordance with Title 37, Code of Federal Regulations, §1.56.</p> <p>I hereby claim priority benefits under Title 35, United States Code §119 of any foreign application(s) for patent or inventor's certificate or United States provisional application(s) listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:</p> <p>Prior Foreign or Provisional Application(s)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">COUNTRY</th> <th style="width: 25%;">APPLICATION NUMBER</th> <th style="width: 25%;">DATE OF FILING (day, month, year)</th> <th style="width: 25%;">PRIORITY CLAIMED UNDER 35 U.S.C. § 119</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">US</td> <td style="text-align: center;">60/411,284</td> <td style="text-align: center;">September 17, 2002</td> <td style="text-align: center;">YES <u>X</u> NO</td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td style="text-align: center;">YES <u> </u> NO</td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td style="text-align: center;">YES <u> </u> NO</td> </tr> </tbody> </table> <p>I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">UNITED STATES APPLICATION NUMBER</th> <th style="width: 30%;">DATE OF FILING (day, month, year)</th> <th style="width: 40%;">STATUS (patented, pending, abandoned)</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table> <p>I hereby appoint customer no. 32172 DICKSTEIN, SHAPIRO, MORIN & OSHINSKY, LLP, and the members of the firm, Edward A. Meilman, Reg. No. 24,735, Gary M. Hoffman, Reg. No. 26,411, Steven I. Weisburd, Reg. No. 27,409, Thomas J. D'Amico, Reg. No. 28,371, Donald A. Gregory, Reg. No. 28,954, Stephen A. Soffen, Reg. No. 31,063, James W. Brady, Jr., Reg. No. 32,115, Jon D. Grossman, Reg. No. 32,699, Mark J. Thronson, Reg. No. 33,082, Michael J. Scheer, Reg. No. 34,425, and Eric Oliver, Reg. No. 35,307, as attorneys with full power of substitution and revocation to prosecute this application, to transact all business in the Patent & Trademark Office connected therewith and to receive all correspondence.</p> <p>SEND CORRESPONDENCE TO: DICKSTEIN, SHAPIRO, MORIN & OSHINSKY, LLP 1177 Avenue of the Americas, 41st Floor New York, NY 10036-2714</p> <p style="text-align: right;">DIRECT TELEPHONE CALLS TO: (212) 835-1400</p> <p>I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;">FULL NAME OF SOLE OR FIRST INVENTOR Jodi BRESLIN</td> <td style="width: 30%;">INVENTOR'S SIGNATURE <i>Jodi Breslin</i></td> <td style="width: 30%;">DATE <u>10/24/2003</u></td> </tr> <tr> <td colspan="2">RESIDENCE (City and either State or Foreign Country) <u>9 SCHENCK AVE. APT 3G, GREAT NECK NY 11021</u></td> <td>COUNTRY OF CITIZENSHIP <u>US</u></td> </tr> <tr> <td colspan="3">POST OFFICE ADDRESS </td> </tr> <tr> <td>FULL NAME OF SECOND JOINT INVENTOR (if any) Evelyn BORGIA</td> <td>INVENTOR'S SIGNATURE <i>Evelyn Borgia</i></td> <td>DATE <u>10/27/03</u></td> </tr> <tr> <td colspan="2">RESIDENCE (City and either State or Foreign Country) <u>266 Jewish Blvd Hempstead ny 11788</u></td> <td>COUNTRY OF CITIZENSHIP <u>US</u></td> </tr> <tr> <td colspan="3">POST OFFICE ADDRESS <u>P.O. Box 5105 Hempstead ny 11788</u></td> </tr> </table>				COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. § 119	US	60/411,284	September 17, 2002	YES <u>X</u> NO				YES <u> </u> NO				YES <u> </u> NO	UNITED STATES APPLICATION NUMBER	DATE OF FILING (day, month, year)	STATUS (patented, pending, abandoned)										FULL NAME OF SOLE OR FIRST INVENTOR Jodi BRESLIN	INVENTOR'S SIGNATURE <i>Jodi Breslin</i>	DATE <u>10/24/2003</u>	RESIDENCE (City and either State or Foreign Country) <u>9 SCHENCK AVE. APT 3G, GREAT NECK NY 11021</u>		COUNTRY OF CITIZENSHIP <u>US</u>	POST OFFICE ADDRESS 			FULL NAME OF SECOND JOINT INVENTOR (if any) Evelyn BORGIA	INVENTOR'S SIGNATURE <i>Evelyn Borgia</i>	DATE <u>10/27/03</u>	RESIDENCE (City and either State or Foreign Country) <u>266 Jewish Blvd Hempstead ny 11788</u>		COUNTRY OF CITIZENSHIP <u>US</u>	POST OFFICE ADDRESS <u>P.O. Box 5105 Hempstead ny 11788</u>		
COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. § 119																																														
US	60/411,284	September 17, 2002	YES <u>X</u> NO																																														
			YES <u> </u> NO																																														
			YES <u> </u> NO																																														
UNITED STATES APPLICATION NUMBER	DATE OF FILING (day, month, year)	STATUS (patented, pending, abandoned)																																															
FULL NAME OF SOLE OR FIRST INVENTOR Jodi BRESLIN	INVENTOR'S SIGNATURE <i>Jodi Breslin</i>	DATE <u>10/24/2003</u>																																															
RESIDENCE (City and either State or Foreign Country) <u>9 SCHENCK AVE. APT 3G, GREAT NECK NY 11021</u>		COUNTRY OF CITIZENSHIP <u>US</u>																																															
POST OFFICE ADDRESS 																																																	
FULL NAME OF SECOND JOINT INVENTOR (if any) Evelyn BORGIA	INVENTOR'S SIGNATURE <i>Evelyn Borgia</i>	DATE <u>10/27/03</u>																																															
RESIDENCE (City and either State or Foreign Country) <u>266 Jewish Blvd Hempstead ny 11788</u>		COUNTRY OF CITIZENSHIP <u>US</u>																																															
POST OFFICE ADDRESS <u>P.O. Box 5105 Hempstead ny 11788</u>																																																	



I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF SOLE OR THIRD JOINT INVENTOR
Graham de GOTTAL



DATE
October 23, 2003

RESIDENCE (City and either State or Foreign Country)

203 LAW COURT, READINGTON, NJ, 08822.

COUNTRY OF CITIZENSHIP

US

POST OFFICE ADDRESS

FULL NAME OF FOURTH JOINT INVENTOR

INVENTOR'S SIGNATURE

DATE

RESIDENCE (City and either State or Foreign Country)

COUNTRY OF CITIZENSHIP

US

POST OFFICE ADDRESS

FULL NAME OF SOLE OR FIFTH JOINT INVENTOR

INVENTOR'S SIGNATURE

DATE

RESIDENCE (City and either State or Foreign Country)

COUNTRY OF CITIZENSHIP

US

POST OFFICE ADDRESS

FULL NAME OF SIXTH JOINT INVENTOR (if any)

INVENTOR'S SIGNATURE

DATE

RESIDENCE (City and either State or Foreign Country)

COUNTRY OF CITIZENSHIP

POST OFFICE ADDRESS